

In re:  
Waldo Alfaro  
Rositsa Manolcheva  
Debtors

Case No. 20-13619-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: May 20, 2025

User: admin  
Form ID: 234

Page 1 of 2  
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2025:

Recip ID	Recipient Name and Address
db/jdb	Waldo Alfaro, Rositsa Manolcheva, 675 Eagle Rd., Newtown, PA 18940-2911

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2025 at the address(es) listed below:

Name	Email Address
ANTONIO G. BONANNI	on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS1 c/o Rushmore Loan Management Services LLC antonio.bonanni@law.njoag.gov, pfranz@hoflawgroup.com
CAROL B. MCCULLOUGH	on behalf of Joint Debtor Rositsa Manolcheva mccullougheisenberg@gmail.com cbmccullough64@gmail.com;mccullough.carolb124134@notify.bestcase.com
CAROL B. MCCULLOUGH	on behalf of Debtor Waldo Alfaro mccullougheisenberg@gmail.com cbmccullough64@gmail.com;mccullough.carolb124134@notify.bestcase.com
CHRISTOPHER S. MAHONEY	on behalf of Creditor Best Line Leasing Inc. d/b/a Best Line Equipment cmahoney@stuckertyates.com
DANIELLE BOYLE-EBERSOLE	on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS1 dboyle-ebersole@hoflawgroup.com ckohn@hoflawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor U.S. Bank National Association as Trustee for MASTR Asset Backed Securities Trust 2005-HE1, Mortgage Pass-Through Certificates, Series 2005-HE1 bkgroup@kmlawgroup.com

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KARINA VELTER

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for Legacy Mortgage Asset Trust 2020-GS1 karina.velter@powerskirm.com bankruptcy@powerskirm.com

KARINA VELTER

on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS1 c/o Rushmore Loan Management Services LLC karina.velter@powerskirm.com, bankruptcy@powerskirm.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MICHELLE L. MCGOWAN

on behalf of Creditor U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST mimcgowan@raslg.com

MICHELLE L. MCGOWAN

on behalf of Creditor U.S. Bank National Association as Trustee for MASTR Asset Backed Securities Trust 2005-HE1, Mortgage Pass-Through Certificates, Series 2005-HE1 mimcgowan@raslg.com

PAUL H. YOUNG

on behalf of Joint Debtor Rositsa Manolcheva support@ymalaw.com  
ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com  
,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com

PAUL H. YOUNG

on behalf of Debtor Waldo Alfaro support@ymalaw.com  
ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com  
,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com

ROBERT BRIAN SHEARER

on behalf of Creditor U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST rshearer@raslg.com

SARAH K. MCCAFFERY

on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS1 smccaffery@friedmanvartolo.com ckohn@hoflawgroup.com

SARAH K. MCCAFFERY

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for Legacy Mortgage Asset Trust 2020-GS1 smccaffery@friedmanvartolo.com ckohn@hoflawgroup.com

SARAH K. MCCAFFERY

on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS1 c/o Rushmore Loan Management Services LLC smccaffery@friedmanvartolo.com, ckohn@hoflawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 18

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Waldo Alfaro and Rositsa Manolcheva

Debtor(s)

Case No:20-13619-amc

Chapter: 13

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***NOTICE OF TERMINATION OF WAGE ORDER***

NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed a notice indicating that all plan payments have been made.
2. Pursuant to the Amended Standing Order of this Court, Misc. No. 22-03003, any wage order entered in this case has been **TERMINATED** and the employer shall cease wage withholding **EFFECTIVE IMMEDIATELY** upon receipt of notice of the termination of the wage order.
3. Pursuant to the Standing Order, **the Debtor(s) counsel must serve this Notice on the employer FORTHWITH.**

For The Court

Timothy McGrath,  
Clerk of Court

Date: 5/20/25